

WHAT IS CLAIMED IS:

1. A server system for providing a network-based user-to-user payment service, comprising:

a pay page generation module which provides functionality for payees to remotely create customized pay pages for receiving payments from other users;

a pay box generation module which provides functionality for the payees to remotely create pay boxes that provide links to their own pay pages from external web pages;

a data repository that stores descriptions of the pay pages and the associated pay boxes created by payees;

a pay page display module which displays pay pages to visitors; and

a transaction processing module which is responsive to a payment request initiated by a visitor of a pay page by transferring funds from the visitor to a payee associated with the pay page.

2. The server system as in Claim 1, wherein the pay box generation module provides functionality for payees to specify textual messages for display within their pay boxes.

3. The server system as in Claim 1, wherein the pay box generation module provides functionality for a payee to specify a payment amount associated with a pay box such that visitor selection of the pay box causes the payment amount to be displayed within a corresponding pay page.

4. The server system as in Claim 1, wherein the pay box generation module generates coding for a user to install a pay box within an external web page.

5. The server system as in Claim 4, wherein the pay box generation module includes within the coding an identifier of the user, and the transaction processing module uses the identifier to track resulting referrals of visitors to a corresponding pay page.

6. The server system as in Claim 5, wherein the transaction processing module determines commissions for the user for visitor referrals that result in visitor payments.

7. The server system as in Claim 1, further comprising a module which provides functionality for third party users to locate and install pay boxes of other users.

8. The server system as in Claim 1, further comprising an object server that generates and serves pay box display objects for display within the external web pages, wherein the object server customizes the pay box display objects for recognized visitors.

9. The server system as in Claim 8, wherein the object server displays names of recognized visitors within the pay box display objects.

10. The server system as in Claim 8, wherein the object server dynamically generates and serves pay box images for display within external web pages.

11. The server system as in Claim 8, wherein the object server generates and serves, for a recognized visitor, a display object indicating a single action to be performed to complete payment to the payee, wherein the visitor can perform said single action to complete payment to the payee without viewing a corresponding pay page.

12. The server system as in Claim 11, wherein the transaction processing module is responsive to performance of the single action by redirecting a browser of the visitor to an external destination pre-specified by the payee.

13. The server system as in Claim 1, wherein the pay page display module customizes the pay pages based at least upon parameters passed with page request messages generated from pay box selection.

14. A system for collecting payments, comprising:

a service provider site which hosts a pay page of a payee, and provides functionality for visitors to the pay page to make payments to the payee; and

an associate web site which is separate from the service provider site, the associate web site comprising a web page which hosts a display object served by the service provider site, wherein the display object is provided in association with a selectable link to the pay page;

wherein the service provider site includes functionality for compensating an operator of the associate web site when a visitor selects the link and makes a payment to the payee.

15. The system as in Claim 14, wherein the service provider site compensates the operator with a commission which is dependent upon an amount of the payment.

16. The system as in Claim 14, wherein the display object is a graphic served by the service provider site.

17. The system as in Claim 16, wherein the service provider site incorporates names of recognized visitors to the web page into the graphic.

18. The system as in Claim 16, wherein the graphic contains a textual message specified by the payee.

5 19. The system as in Claim 14, wherein the service provider site customizes content of the display object for recognized visitors to the web page.

20. The system as in Claim 14, wherein the service provider site customizes the content of the display object for a visitor by displaying a message indicating a single action to be performed by the visitor to complete payment to the payee, wherein the
10 service provider site responds to performance of the single action by completing payment to the payee without requiring the visitor to perform a further action.

21. The system as in Claim 20, wherein the service provider site is further responsive to performance of the single action by redirecting a browser of the visitor to an external web page pre-specified by the payee.

15 22. The system as in Claim 14, wherein the link includes at least one pay page parameter which is passed to the service provider site when a visitor selects the link, and wherein the service provider site customizes the display of the pay page according to the parameter.

20 23. The system as in Claim 22, wherein the parameter is a suggested payment amount displayed within the pay page.

24. The system as in Claim 14, wherein the display object is provided on the associate web site in conjunction with content of the payee to provide a mechanism for consumers of the content to make voluntary payments to the payee.

25 25. The system as in Claim 14, wherein the payee is a charitable organization which uses the pay page to collect charitable donations from the public.

26. The system as in Claim 14, wherein the service provider site generates, sends and retains receipts and provides reporting for tax purposes.

27. A service provider site comprising:

a pay page generation module which provides functionality for payees to
30 create customized pay pages for receiving payments from other users;

a pay box generation module which provides functionality for payees to create pay boxes, and to make such pay boxes available for other users to host as pay page associates, wherein each pay box provides a link to a corresponding pay page; and

5 an associate hosting module which provides functionality for users to browse pay pages and associated pay boxes created by payees, and to select pay boxes to install within external web pages.

10 28. The service provider site as in Claim 27, further comprising a link generation module which facilitates associate installation of a pay box by generating a pay box code sequence for the associate to incorporate into web page coding, wherein the link generation module incorporates an associate identifier into the code sequence to permit the service provider site to track associate referrals of visitors.

15 29. The service provider site as in Claim 27, further comprising a transaction processing module which effects transfers of funds initiated from pay pages, wherein the transaction processing module tracks associate referrals of visitors to pay pages, and provides compensation to associates for at least some of the referrals.

30 30. The service provider site as in Claim 29, wherein the transaction processing module compensates an associate for a referral that results in a payment by paying the associate a commission that is dependent upon an amount of the payment.

20 31. The service provider site as in Claim 27, wherein the pay box generation module provides functionality for payees to specify textual messages displayed within their pay boxes.

25 32. The service provider site as in Claim 27, wherein the pay box generation module provides functionality for a payee to specify a payment amount associated with a pay box such that selection of the pay box causes the payment amount to be displayed within the corresponding pay page.

30 33. The service provider site as in Claim 27, further comprising an image server that generates and serves pay box display objects for display within the associate web pages, wherein the image server incorporates names of recognized visitors into the pay box display objects.

34. The service provider site as in Claim 33, wherein the pay box display objects are graphic images.

35. A method for providing a network based user-to-user payment system, comprising:

5 providing a computer-implemented service for users to create customized pay pages for receiving payments from other users, and to define pay boxes that provide links to such pay pages;

hosting the pay pages on a networked server system that provides funds transfer capabilities for effecting user-to-user payments;

10 providing a computer-implemented service for users to browse pay boxes of other users, and to host pay boxes within external web pages as associates; and

when a visitor accesses a pay page by selecting a pay box hosted by an associate, and thereafter makes a payment to a payee corresponding to the pay page, determining compensation to be awarded to the associate for referring the visitor.

15

36. The method as in Claim 35, wherein the compensation is a commission which is dependent upon an amount of the payment.

37. The method as in Claim 36, wherein the commission is determined according to a commission rate pre-selected by the payee.

20

38. The method as in Claim 35, further comprising providing a computer-implemented service for (a) payees to upload content for associates to view, and (b) associates to republish such content in conjunction with the pay boxes of the corresponding payees.